



Enroll Lake County! is a grant funded initiative to educate and enroll individuals and families in Medicaid and Marketplace healthcare plans under the Affordable Care Act (often called “Obamacare”). Through this program, **fully trained and licensed navigators meet one-on-one with individuals to explain their health insurance options.** They take people through the entire Medicaid or Marketplace application process – from beginning to end – to ensure that everyone who is eligible for health insurance gets the coverage they need. Since October of 2013, Enroll Lake County! navigators have provided personal assistance to over 30,000 Lake County residents and helped more than 18,000 individuals enroll for Medicaid or coverage through the Health Insurance Marketplace. **All of the services Enroll Lake County! provides are 100% free of charge** and available at multiple locations throughout Lake County.

While the open enrollment period for the Health Insurance Marketplace ended February 15, 2015, there are still opportunities for people who are uninsured to apply for health coverage. **Medicaid (for adults) and All Kids (for children under 19) do not have enrollment periods.** People can apply any time and, if they qualify, enroll immediately. **Though open enrollment for the Marketplace has closed, depending on their circumstances, people can still enroll in a Marketplace plan,** as certain limited situations allow people to have a special enrollment period beyond the close of open enrollment. A loss of insurance, change in citizenship, marriage, birth, and relocation are some such circumstances. **There will also be a tax-time special enrollment period from March 15, 2015 – April 30, 2015, which will allow people who 1) are not currently enrolled in coverage for 2015, 2) paid the fee with their 2014 federal income tax return for not having coverage in 2014, and 3) were confused or did not know about open enrollment dates for 2015 coverage and need another opportunity to get covered for the remainder of 2015 to enroll in coverage through the Health Insurance Marketplace.** Open enrollment for 2016 healthcare coverage will begin November 1, 2015 and end January 31, 2016.

It is important to know that the law requires U.S. citizens and permanent residents to have health insurance or be subject to paying a penalty. Undocumented children and pregnant women as well as some adults and families may qualify for Medicaid, and should use the services provided by Enroll Lake County! to determine their eligibility and apply for healthcare coverage. Other undocumented individuals will not be subject to the penalty, but may still be eligible for coverage.

For questions, a free eligibility screening, or to make an appointment to meet with a navigator, call 847-377-4999 or visit EnrollLakeCountyil.com. **Health coverage is important.** If you do not have health insurance – or if you know someone who does not have coverage please encourage them to – call today!